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EMPLOYABILITY ASSESSMENT

Insured: Moira Goletz
Claim Number: 10371073
Report Date: 7/31/06
Client: Prudential Financial Services
Requested by: Douglas Palmer, MS, CRC, CDMS

Overview

Douglas Palmer referred Moira Goletz for an employability assessment to determine if suitable alternate occupations exist in her geographical area. Moira Goletz is a 48-year-old Card Member Advocacy Specialist who worked for Banc One. Ms. Goletz has a history of inflammatory polyarthritis, degenerative disc disease of the cervical spine, carpal tunnel syndrome, status post release as well as complaints of pain relative to the hands, wrists, shoulders, neck, back, ankles, left hip and knees. Ms. Goletz lives in Dover, Delaware, which is in Kent County, population 126,697 and which is within the Dover, Delaware Metropolitan Statistical Area (MSA).

Medical

Douglas Palmer provided me with Dr. Peter Bandera's narrative report of 10/30/02. Dr. Bandera reported that he examined Ms. Goletz in his office on 10/30/02. He outlined restrictions and limitations for Ms. Goletz as follows: she had at least light-duty capacity and did not need any restrictions to length of sitting. Dr. Bandera also felt Ms. Goletz had no restrictions to standing or walking. He thought she should be restricted to lifting and carrying 5-10 pounds frequently and that she should not perform high impact activities. Dr. Bandera stated that Ms. Goletz might have mildly reduced ability to manipulate small objects such as coins. He stated that Ms. Goletz could return to work within the restrictions and limitations noted.

Education

Ms. Goletz completed a vocational rehabilitation education and employment history form which summarizes her education and work history. She reported that she completed the 12th grade and graduated from high school in 1975. She reported that her course of study was secretarial. She also had vocational training in key punch operation, banking and reported that she has a plastic card certification.

Work History

Ms. Goletz reported that she worked for first USA Bank as an Executive Correspondence Clerk from 2000 until the onset of disability. She handled complaints which had been raised to the executive level of the bank president by using the telephone, computer, adding machine, typewriter and fax machine to resolve issues. She stated that this job required tight deadlines and remaining calm while handling angry

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customers. The job description from the employer states that the incumbent performing this job interacts with card members and responds to inquiries. Duties include analyzing and responding to correspondence and resolving complaints.

Ms. Goletz reported that she worked for Delaware State News as a Customer Service Clerk. She did not report her dates of employment for this job. She reported that she used a computer, telephones and typewriter to handle billing for newspaper space.

Ms. Goletz reported she worked for NationsBank as a Credit Analyst for 5 years but did not report her dates of employment. She used a computer, adding machine, telephone, typewriter and microfiche machine and was responsible for increasing lines of credit and approving new credit accounts.

Ms. Goletz' work experience is best summarized as follows:

Occupation	Dictionary of Occupational Titles (DOT) Code	Physical Exertion	SVP*	Number of Years
Correspondence Clerk	209.362-034	Sedentary	6	2
Customer Service Representative	241.367-014	Sedentary	5	Unknown
Credit Clerk	205.367-022	Sedentary	4	5

Transferable Skills

Ms. Goletz' transferable skills, derived from her education and work history, are outlined below:

Oral Communications

- Apply judgment and specialty knowledge to switchboards or instrument keyboards
- Use tact and courtesy in dealing with the public
- Plan and oversee the work of others

Record Processing

- Use a specified record keeping system
- Analyze and classify data according to set procedures
- Gather and record numerical data accurately
- Recognize errors in printed copy
- Route or distribute information or records
- Plan or direct the work of others

Employment Options

The following employment options have been identified for Ms. Goletz based on her education, work history, transferable skills, and residual functional capacity outlined by Dr. Bandera as noted above:

OCCUPATION	DOT CODE	EXERTION LEVEL	SVP	EXPECTED EARNINGS
1. Secretary	201.362-030	Sedentary	6	\$12.16-\$15.28
2. School Secretary	201.362-022	Sedentary	5	\$12.16-\$14.54
3. Statement Clerk	214.362-046	Sedentary	4	\$10.52-\$12.59

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4. Insurance Clerk	219.387-014	Sedentary	4	\$12.33-\$14.74
5. Receptionist	237.367-038	Sedentary	4	\$9.82-\$12.04
6. Order Clerk/Customer Service Representative	249.362-028	Sedentary	4	\$12.32-\$15.10
7. Credit Card Clerk	209.587-014	Sedentary	3	\$8.82-\$10.98**
8. Invoice Clerk	214.362-026	Sedentary	4	\$12.33-\$14.74

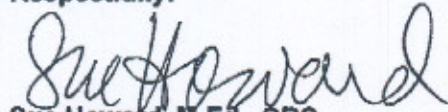
Ms. Goletz is qualified to perform all of the above occupations based on her education, work experience and transferable skills. All of the above occupations are performed at a sedentary exertion level with occasional lifting up to 10 pounds and with mostly sitting and only occasional, brief periods of standing and walking. Frequent keyboarding and writing are required; however manipulation of small objects (such as coins) is not typically a requirement for these occupations. These occupations do not require high impact activities.

Wage data, except where otherwise indicated is from Economic Research Institute, ERI Salary Assessor, July 2006 and is based on a range from the mean hourly earnings with one year of experience up to the all-incumbent-average hourly earnings within the state of Delaware. It is reasonable to expect that a worker with Ms. Goletz' education and work history could earn at least at the low end of the wage levels reported. It is noted that Ms. Goletz has strong clerical skills and may actually be able to command a higher wage than the low end of the above range; however because she has been out of the labor market for several years she may need to start at a lower wage than her transferable skills might otherwise allow her to command.

Labor Market

All of the above occupations exist in the Dover, Delaware MSA. This was confirmed by consulting with the US Department of Labor, Bureau of Labor Statistics, Occupational Employment Statistics, May 2005 Metropolitan Area Occupational Employment and Wage Estimates for the Dover, Delaware MSA. This resource reports that all of the above occupations existed in reasonable numbers in this area in the year 2005.

Respectfully:



Sue Howard, M.Ed., CRC
Vocational Consultant

* Specific Vocational Preparation (SVP) is the usual amount of time spent by the typical worker to learn the techniques, acquire the information, and develop the facility needed for average performance in a specific job. SVP includes vocational education, apprenticeship, in-plant training, on-the-job training, and essential experience gained on other jobs. SVP ranges from 1-9 with SVP 1 and 2 being unskilled and SVP 7, 8, and 9 being highly skilled.

** US Department of Labor, Bureau of Labor Statistics, Occupational Employment Statistics, May 2005 Metropolitan Area Occupational Employment and Wage Estimates for Dover, Delaware. Wages reported are a range from the 25th percentile up to the

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median hourly earnings in this area. It is reasonable to expect that a worker with Ms. Goletz' education and work history could earn at least at the low end of the range, possibly higher; nevertheless, as noted above because Ms. Goletz has been out of labor market for a few years it is more likely that she would earn at the low end of the pay range for this occupation.